



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE

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Attorneys for Movant

Discover Bank

In Re:

Anna Manukian Aslanian, a/ka Anna

Manukian, a/k/a Anna Aslanian, a/k/a Anna

Manukyan

Debtor

Order Filed on January 12, 2024

by Clerk

U.S. Bankruptcy Court

District of New Jersey

Case No.: 23-18894 JKS

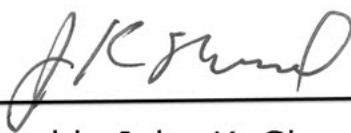
Hearing Date: 1/11/2024 @ 8:030 a.m.

Judge: John K. Sherwood

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION  
TO DEBTOR'S CHAPTER 13 PLAN**

The relief set forth on the following page, numbered two (2), is hereby **ORDERED**.

**DATED: January 12, 2024**

  
\_\_\_\_\_  
Honorable John K. Sherwood  
United States Bankruptcy Court

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Debtor: Anna Manukian Aslanian, a//ka Anna Manukian, a/k/a Anna Aslanian, a/k/a  
Anna  
Manukyan  
Case No.: 23-18894 JKS  
Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Discover Bank, holder of a mortgage on real property located at 413 The Fenway, River Edge, NJ, 07661, Denise Carlon, Esquire, appearing by way of objection to the confirmation of Debtor's Chapter 13 Plan, and the debtor, Anna Manukian Aslanian, being represented by Stephen B. McNally, Esquire, and the parties having resolved this matter according to the following terms:

It **ORDERED, ADJUDGED and DECREED** that Debtor agrees to sell the subject property or pay off the subject mortgage loan by April 1, 2024; and

It **ORDERED, ADJUDGED and DECREED** that Debtor may seek to extend the deadline for the sale via modified plan, and Secured Creditor reserves its right to object to same; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Chapter 13 Trustee is to pay the claim of Secured Creditor while the sale is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor shall pay for escrow items, including but not limited to property taxes and insurance, directly; the account will no longer be escrowed; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that any payoff amount of Secured Creditor's claim is to be calculated under applicable state law, and per the terms of the note and mortgage; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the sale of the property is unsuccessful, Debtor shall modify the plan to address Secured Creditor's pre-petition arrears, either by curing the arrears, surrendering the subject property, or in a manner otherwise permitted by the code; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.